



October 2020 www.trianglefcu.com Fourth Quarter

Regular Share Savings

\$1 Minimum Balance

Dividends paid on balances of \$100 or more ATM Card, Unlimited withdrawals

Christmas Club

\$25 Minimum Balance

Dividends paid on balances of \$100 or more Free Online Banking, Mobile Money, Bill Pay and e-Statements with every checking account

Value Checking

(Ages 25-Plus)

\$5 Service Fee waived on balances of \$500 or more Dividends paid on balances of \$500 or more ATM Card, Unlimited Check Writing No Per Check Charge, Overdraft Protection Free

VISA Debit Card
Courtesy Pay (overdraft privilege with approval)

1st Time Checking

(Ages 15 thru 24)

No Monthly Service Fee

Free Checks (First Box Basic)

Plus all of the features of Value Checking Account converts to Value Checking at age 25

Freedom Checking

(Second Chance Account)

VISA Debit Cards (Checking only) Courtesy Pay

Overdraft Privilege that pays NSF items

ATM Cards (Savings and Checking)

IRA's

Loans

Autos, Boats (New and Used) Mortgage Loans

Signature (unsecured), Consolidation Motorcycles

(New and Used)

Credit Builder

New and Used RV's, Campers and Jet Skis Share-Secured (fully secured by Shares)

Platinum VISA Credit Cards

ScoreCard Rewards

No Annual Fee, 25-Day Grace period

Drive-Up ATM's (All Locations)

Plus, Pulse, Cirrus, Armed Forces Financial Network, Visa, MasterCard, Maestro, Shazam, Discover, Star, American Express, NYCE, Quest,

Culiance & Accel

Share Certificates

(Certificates of Deposit)

6 months / \$5,000 minimum

12-24 months / \$1,000 minimum

Insurance Services

Auto & Homeowners (Liberty Mutual)
Combined Credit Life & Disability

Wire Services

Direct Deposits (ACH)

Routing and Transit # 284283261

Payroll Deductions

Savings/Checking/Loan Payments/Christmas Club

60th Annual Meeting

We are pleased to announce that our 60th Annual Meeting has been rescheduled for Wednesday, October 28th, at 5:00pm. This year's meeting will be a virtual event. A registration link is available on our website, trianglefcu.com. You can find the link on the website by selecting ABOUT US and then selecting 2020 ANNUAL MEETING. If you have questions or need assistance with your registration, please call 662-434-6052, option 8.

We look forward to providing you with an informative and enjoyable presentation!

Best Local Credit Union!

For the *13th* consecutive year, TFCU has been voted **BEST CREDIT UNION** in The Dispatch's readers' choice poll! Thank you to each and every person who voted for us. It is such an honor to be awarded this title year after year by those we serve. There is no doubt about it - we have the **BEST** members!



Classroom Scholarship Recipients

Throughout the month of August, we invited members to nominate teachers for one of three \$500 Scholarships. The funds would be used to purchase tools and supplies for the classroom. The response was incredible and confirmed that the Golden Triangle is abundantly blessed with great teachers!

We thank our recipients and everyone who took the time to submit a nomination. We look forward to doing this again in the future!



Ariel Perry 8th Grade Columbus Middle



Demetria White Kindergarten Sale Elementary



Erica Ryals Pate 3rd Grade South Side Elementary School



Information & Updates

From COVID-19 precautions to specials and announcements, stay on top of the latest Credit Union news by visiting trianglefcu.com and clicking <u>READ MORE</u> on the banner at the top of the home page.

Important information will be posted and updated frequently.

Considering a Mortgage?

If you are thinking about purchasing or refinancing a home, we want to help you! Contact a mortgage loan originator to get started:



In Columbus
Ashley Aldridge
NMLS # 1765834
aaldridge@trianglefcu.com
662-434-6052 ext 406



In Starkville
Shequetta Gandy
NMLS # 1765671
sgandy@trianglefcu.com
662-434-6052 ext 308

If you decide that now is the right time for a new mortgage, we'll work to make the process as quick and easy as possible for you. If you decide that now is not the right time, that's OK, too. We're here to help you understand your options so that you can make the best decision for your situation. That's the credit union difference.

Dealing with financial Challenges?

We're here to help!

Our hearts go out to those affected by the lasting impact of COVID-19. We know that recent times have been tough for many, and there may be challenges ahead.



Please know that we are here to support you through these difficult times.

If you've experienced a loss of income, unplanned expenses, or other financial challenges, we encourage you to take advantage of free financial counseling with our partners at GreenPath Financial Wellness.

Call GreenPath today at 877-337-3399, and one of their kind, caring, NFCC-certified counselors will help you access the resources and experiences you need to navigate current challenges and make informed financial decisions. It's free, no-pressure, and 100% confidential.

If you would like more information concerning GreenPath, you're in luck! TFCU is proud to have a dedicated team of GreenPath Super Users on staff. For more information, call 662-434-6052, select option 8, and ask to speak with a GreenPath Super User. We are here to help you.

Summer 2020 Photo Contest



1st Place Submitted by: Shequetta Gandy Starkville Branch Manager and Loan Originator

submit photos that represented their version of Summer 2020. We wanted to share the winning photos with you!



2nd Place Submitted by: Chastity Kendrick **Operations Assistant**



3rd Place - Tie Submitted by: Lauren Barksdale Accountant



3rd Place - Tie Submitted by: Sharon Anderson VP - Operations

Have you tried our mobile app?

Visit trianglefcu.com and click Anywhere Access on the homepage for a link to the Triangle FCU mobile app. Use the app to check your balance, make payments, transfer money, make mobile deposits, and more! Make life easier with the mobile app. It's like having a branch wherever you go!



anywhere life takes you



We're Here to Take Your Call!



You can now reach any Triangle FCU location during business hours by calling 662-434-6052 and selecting the option that best meets your need. The options are designed to get you straight to the employee who is most qualified to assist you. Local employees, right here in the Golden Triangle, are assigned to each option so that every call receives prompt, professional, personalized service.

Online Discount

Receive a .25% discount on your next auto or signature loan when you apply online. That's right, apply online and receive a .25% reduction in your qualifying interest rate! All loans are subject to credit approval. Apply at trianglefcu.com to receive your discount!

Important Information

Please mail all payments and correspondence to:

Triangle FCU

P.O. Box 8300, Columbus, MS 39705 Email: info@trianglefcu.com

Lost & Stolen Cards

To report your Triangle FCU debit or credit card lost or stolen, please call the following: For Credit Cards

1-800-808-7230 For Debit Cards

1-800-472-3272

Main Office

P.O. Box 8300, Columbus, MS 39705 (662) 434-6052 FAX (662) 434-8406 MS/ USA Toll Free 1-800-434-6052

Columbus Centre

2330 Highway 45 North, Columbus, MS 39705 (662) 434-6052 FAX (662) 327-6308 Starkville

12036 Highway 182 East, Starkville, MS 39759 (662) 434-6052 FAX (662) 384-1240 Columbus Eastside

126 Alabama Street. Columbus, MS 39702 (662) 434-6052 FAX (662) 329-6148 Office Hours

Monday - Thursday 8:30 a.m. - 4:00p.m. Friday 8:30 a.m. - 5:00 p.m.

August 31st, 2020 Financial Statement

Members 12,407 **Checking Accounts** 6,020 Deposits \$86,262,527 Loans \$ 35,986,823 Assets \$ 97,434,431

2020 Holidays

Columbus Day

Monday, October 12th Veteran's Day

Wednesday, November 11th Thanksgiving

Thursday, November 26th Friday @ Noon, November 27th Christmas

Thursday @ Noon, Dec 24th Friday, December 25th **New Years**

Thursday @ Noon, Dec 31st Friday, January 1st, 2021

Dormant Account Fee

Member accounts with no activity (deposit or withdrawal) for 12 consecutive months will be charged a \$10 monthly fee.

Your savings federally insured to \$250,000



National Credit Union Administration, 804831

